

The Protector of Finance

Tales of Resilius Marvel, Guardian of Bank Treasure

By WELDON J. COBB

THE COUNTERFEIT WARD

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THE books of the Atlas National bank contain many a mention of Millionaire Robert Dale. This would be natural, for he was our oldest and most prominent director in the institution. His dealings had run up into the millions. But a plain record and a clean sheet were all the surface indications, showing no more, no less, than the bare limit account of some saving, underpaid clerk laying aside an ill-spared surplus for a rainy day.

When it comes to the secret archives, however, the confidential files accessible only to the officers and credit manager of the bank, that is a different proposition. He had company in that department—a ghostly troop of family skeletons, closeted at home safely, locked away from public view in the strong steel safety vaults. Should they ever parade forth, one Basil Trego, among several of like mold, would strut and caper across the stage, and vanish leaving the impression that honored names are sometimes a farce and honest men a rarity. It might then be shown how and why that great protector of finance, the active head of the United Bankers' Protective Association, Resilius Marvel, was called into the most secret councils of the Atlas National, to ward off disgrace and peril from our valued friend and client, and finally to save his life and his millions.

I recall Robert Dale just as he appeared that bright June morning when the president of our institution summoned me to his private office, and the gravity and earnestness of his face induced me to the belief that something out of the ordinary was in the wind.

"Mr. Dale is in the directors' office," advised our chief official, "and wishes to see you. I have told him of certain attributes of yours that we have recognized—a close mouth, a strictly business attitude, and unfaltering accuracy of judgment."

"I thank you," I bowed, with a natural glow of pleasure at the handsome compliment.

"Poor Dale!" observed the president, "he needs the exercise of all these qualifications, indeed. A journey on your part may be necessitated. Fall in with his plans, whatever they may be."

I proceeded at once to join the waiting visitor. He greeted me in a friendly manner and touched a chair by his side.

"I am going to ask a good deal of you," he said—"service I can never sufficiently repay you for because I wish you to share my troubles, and the load isn't a light one. I want a man who can remember always, yet forget absolutely so far as others are concerned. It is about my step-aunt, Basil Trego."

The last name was not unfamiliar to me, but I did not show that this was so. I recalled the first incident within my knowledge of the young man where a music hall dancer had kicked her dainty slipper into his lap—high honor for the shallow-minded youth, who proceeded to lavish his own and the money of others upon her. It had led to the presentation and payment of a forged check on his uncle. Nor was it the only one. We of the bank had never let Mr. Dale know what we suspected. When he passed over the forgeries, accepting his loss in silence, the incident was dropped so far as we were concerned. Therefore, this honorable old business man fancied he was imparting to me a great secret when he said in a tone infinitely depressed and serious:

"My nephew, Basil Trego, is a forger."

"For over two years this young man," continued the millionaire, "has led a life of idle profligacy, riot and revel. Not once, but twenty times he has passed checks on this institution bearing my forged name. There was a lapse where, I suppose, realizing that he was my nearest living relative and likely to inherit my fortune, he curbed his extravagance. A few months since, however, he issued two forged notes in my name for over \$30,000. Later he took some securities from my safe, disposed of them, fled to New York city, and associated himself there with a notorious set of gamblers, among them a woman known as Sara Brühl."

I made a mental note of this for future reference, while Mr. Dale went on:

"A week since he appeared at my home in a desperate condition of fright and actual or pretended remorse. He begged of me a final \$5,000 to go to some foreign place of refuge and redeem his blighted past. He realized that I had put up safeguards to outwit any further forgeries or peculations. I sternly told him my decision. My will was made, and he was cut off without a dollar. I had written abroad to the orphan daughter of a distant relative, Miss Winifred Dunscombe, who was studying art at Rome, offering her a home and to make her my heiress, if she would come here. As to himself, I gave him one hundred dollars, told him to go to Windsor over the river from Detroit, in Canada, there to await from me a final propo-

sition as to what I would do for him in the future in a money way."

"He is there now?" I ventured to inquire.

"Awaiting the arrival of my representative, whom I solicit you to be. Since he left the city I have received a remarkable letter. It is from a man in New York city. He had the letter written by another, for he says he is blind himself—blinded, he claims, through the effects of a drug administered to him by this Sara Brühl. He accuses my nephew of inciting that person to rob him, desert him and leave him penniless and blind. He asks no money from me, he disdains it. He simply warns me that whenever or wherever found he will murder my nephew in cold blood! 'I am a desperate man,' he writes, 'and I warn you to send this false-hearted relative of yours to the remotest ends of the earth, else I will find him out, and there will be a dreadful day of reckoning.' The name signed is: 'Duff Bracey.'

My companion quieted down, and proceeded in a calm, business tone:

"Here is a package of money and accompanying it my written instructions."

I held another interview with Mr. Dale that evening. The next morning I started on my journey. It was the one following when I crossed the river at Detroit and located my man at a secluded lodging house in Windsor.

He looked the personification of his despicable record, this Basil Trego. He showed the whipped cur when I gravely and clearly imparted the nature of my mission.

"I am deputized to pay you \$200 cash in hand," I said. "You will come with me to a certain bank here in Windsor where I will make arrangements to have you paid a like sum the first day of each month for a year. An attache of the institution will be paid to keep tab on you. If he finds that you are leading a quiet, secluded life, your stipend will be regular. Otherwise, it will cease."

"And at the end of the year?"

"Mr. Dale will purchase for you a ranch in the far west, his final gift. It is your final chance. I advise you to improve it."

Trego accompanied me to the bank. The monthly payment of money, the identification of Trego were arranged. I expected to return home that morning. The cashier, however, was not only ethical, but courteous to the point of friendliness. He insisted on introducing me through the bank, and explaining its system where it varied from our own. Then he made an engagement for dinner at his club, and altogether gave me a pleasant time.

"By the way," he observed, as we were discussing our cigars, "I fancy you advise a close rein kept on the young gentleman you introduced to me this morning?"

"The strictest routine should be maintained in his case, yes," I responded.

"He is a person who would draw and use the whole year's allowance in advance, if permitted."

"He has shown that already," said the cashier, with faint laugh. "In fact, within one hour after you had left the bank he appeared with the hope of anticipating future payments."

"I am not surprised," I observed gravely, "for he is a person given to discounting the future. I fancy, however, that he will find it difficult to exceed the bounds we have set."

"Your directions have been explicit," replied the cashier. "So far as we are concerned we shall be very stringent. This Mr. Trego of yours made a very pathetic plea. He wished to send a draft for \$500 in a case of great urgency and necessity, he insisted. He offered anything as a bonus and a transfer of his entire yearly allowance as security. He had some money, he said, but not sufficient to make up the required amount."

"You turned him down?"

"Flatly. That did not daunt him. He must be a person of unusual resources, for within thirty minutes he reappeared with a man named Tarlson, one of those human harpies who infest the market ready to take a risk where the interest is high. I apprehend that Trego foreclosed all his future expectations, for Tarlson helped him make up the sum to buy a draft."

"Payable?" I hinted, quite within the confidential limits of banking ethics.

"Yes, I can give you the name—Sara Brühl, Newton, New Jersey."

It was not difficult to surmise from this, that despite his isolation and avowals of good intentions, Basil Trego had no thought of dropping his old affiliations, that of the woman probably the worst of them. With a manly notation covering report to Mr. Dale of the circumstance, and that name, Sara Brühl, twice come up thus far in my experience, I prepared to dismiss the matter from my thoughts. But here the cashier went on:

"If your coming here with so unusual a proposition had not impressed me, I would not have borne in mind any circumstance outside of paying specified amounts at specified times. I had become interested, however, and noted that when this Trego had secured his draft he asked for a telegraph blank. When he had compiled a message to his satisfaction he

asked to be directed to the nearest telegraph office, and left. I strolled over to where he had been writing. One of the rejected blanks, one-half filled out, lay where he had left it. It may mean something to you, so here it is."

I accepted the folded sheet, opened it and read: "I send draft by mail Get busy. The girl arrives the sixteenth. Ship the goods to my old address."

"Thanks," I said, carelessly enough, but made sure that I stowed the blurred telegram in a safe pocket. Soon after I parted with the genial cashier, promising a return of the courtesies extended if he ever came our way.

I reported the result of my mission to Mr. Dale the following day. I made no mention of the telegram. Looking back, I do not know why—but that was before the keen eyes of Resilius Marvel had scanned it.

Mr. Dale came into the bank a week later. He sought me out and had a new commission to entrust to me, I charge, it seemed.

"I have an urgent call to California," he explained. "It involves a lawsuit over a large property I own there, and I may be detained two or three weeks. You remember the young lady I spoke to you about—Miss Winifred Dunscombe? It seems that she is very beautiful, and I have learned that her portrait was painted at Rome and made much of. I immediately purchased it by cable, and it is now on the way to this country. It may arrive within the next ten days. I want you to obtain it at the express office here and store it safely, as I greatly value it, until I return, or order it delivered at the house, which will be closed up, to give the two servants a chance to visit their old homes during my absence."

"I shall be glad to take charge of the portrait," I said willingly, accepting

I am sure he will want to thank you for all the trouble you have been to. I should have sent for the portrait, sir."

"I should not have delivered it to a stranger," I replied laughingly. "I felt bound to see it under its new home roof safe and sound. Mr. Dale seems to anticipate great pleasure from the company of his young ward."

"Oh, yes, sir," assented the housekeeper. "He told me all about it. I want to get the portrait all hung and in a good position so it can greet him as soon as he arrives. I hope the young lady herself, bless her dear heart! will be here soon, too."

It was an odd circumstance, but Resilius Marvel "treated back" the very next day. That is, chancing to stroll casually into his office I found him getting ready to make a business call at an outlying bank. He invited me for the spin. It was as we were returning that we neared the street where we had driven the afternoon previous.

"See here," I suggested, "let us drop by the Dale place. Perhaps Mr. Dale has returned."

We slowed up as we neared the house and Marvel suggested that I make an inquiry. I was greeted at the door by Mrs. Darrell.

"No, sir," she answered in reply to my question, "Mr. Dale has not come yet, but I received a telegram this morning saying he was on his way. Oh, if you please! won't you come in and take a look at the portrait? I have had it unpacked and placed."

The frame was massive and ornate, the general effect of the picture handsome, but I was tremendously disappointed. I had expected to view a dreamy girl-like face, full of the artistic expression. A rather bold and dashing set of features smiled down upon me, instead.

I was surprised when I went outside to find Marvel missing from the automobile. Then I discovered him speak-



THE WOMAN DREW BACK WITH A SHARP CRY.

the order on the express company which he tendered me.

To a man of my quiet humdrum ways all this had been interesting to a degree. Often, too, those minor actors in the drama, Sara Brühl and Duff Bracey, drifted into my mind, and one day I dropped into the office of the United Bankers' Protective Association and told Resilius Marvel all the details of the strange drama.

The portrait from abroad had meantime arrived. I had gone to the express office, received for it, and had it delivered at the bank. There was plenty of spare room for it in our spacious old-books vault.

Then one morning there came a telephone from a Mrs. Darrell. She informed me that she was the housekeeper at the Dale mansion, had returned from her vacation, and was getting the house in order for the return of her employer and the arrival of Miss Dunscombe, expected daily. She said furthermore that Mr. Dale had advised her that I would receive the portrait shipped from abroad. If it had arrived, she requested me to send it up to the house.

I had been so particular in my past attention to the directions of Mr. Dale that I did not trust the picture to strange hands. When the bank closed that afternoon I got two of the porters to carry the box containing the portrait from the vault and set it in a taxicab I had ordered. It was about six feet in length and half that in width, well crated, but not particularly heavy nor difficult to handle.

"What have we got there?" spoke a familiar voice, and Resilius Marvel strolled up to the side of the machine just as I got in.

"The box from abroad. You know I told you about it," was my reply.

"So?" nodded my friend, glancing over the box critically with that observant eye of his that never missed anything. "By the way, I have leisure for a spin. Suppose I accompany you?"

When we reached the Dale home we found the housekeeper, Mrs. Darrell, just locking the front door. She explained that she was staying at the home of a sister a little distance away while getting the place in order. Times. She unlocked the door and we carried the box into the drawing room as she requested.

"Mr. Dale I expect any day after tomorrow," she said. "You must call. I

described the locality in the cafe and theater district of the city. The blind man had entered a cabaret restaurant named the Oasis.

"I owe you thanks, my friend," said Marvel, simply yet enigmatically to me, and was off like a shot, as though I had given him some valuable and timely information. I did not see him again for two days. In the meantime I received intelligence that Mr. Dale had returned to the city. The newspaper noted it, and just after I had read the little item in the morning paper, a phone message from the millionaire himself thanked me for my services in his behalf, and requested me to call upon him when I found it convenient to do so. I was planning to follow the invitation that evening after the bank closed, when a second phone summons told me that Marvel was at the other end of the line.

"Come over to police headquarters," he directed. "I want you to identify somebody—chief's office."

I repressed a slight start of wonder as I entered the private sanctum of the department of justice. Marvel was there, as I had expected, and the "blind" man was present, too, to my mild surprise. I wondered why and how he had come to bob up importantly enough to be the subject of police official recognition. It seemed that what I was expected to do was to substantiate my former statement to Marvel, that I had in one day seen the "blind" man groping his way painfully along the street apparently sightless, and the evening of the same day had seen him exert the ability of a person in full possession of most excellent powers of vision.

"See here," called out this subject of present interest in an irritable, complaining tone, "what is this all about? I am no mendicant, nor a public nuisance. I am going about my own affairs in a quiet, respectable way. My identity is nobody's business."

"Then why playing a part?" demanded the chief of the department.

"I deny being an impostor," declared the man under suspicion. "I tell you I am blind," and his fixed, filmy eyes looked it.

"We shall soon know," observed Marvel. "Ah, here is the oculist now."

Evidently he had sent for the professional looking gentleman who had now arrived. The latter placed a small satchel on the table, glanced at the several occupants of the room, and immediately fixed his glance upon our "blind" man.

"This is the person?" he said, in his expert way selecting his subject at once. The latter made no objection to being examined. He turned up his eyes as directed, he submitted to the various tests of the oculist with instruments and chemicals.

"Stone blind," finally announced the oculist, and he put up his instruments and closed his satchel.

Marvel glances at me as if challenging my claim of having seen the man under normal sight conditions.

"Well?" spoke the quasi-prisoner impatiently. "Are you through with me?"

My friend signalled the chief to dismiss the subject under surveillance.

He also made a gesture to a dark little man, and the latter followed the "blind" man from the office.

"Unless there are two of him," observed Marvel as we left headquarters, "you identified the right man the other night. I want you to do something for me—I wish to have an introduction to Mr. Dale at his home."

I referred to my plan for calling that evening, and this quite harmonized with my friend's request. It was just after dusk, the garden was in shadow, the house itself brilliantly illuminated as we were shown into the front drawing room, being informed that Mr. Dale and his niece, as the servant put it, were out for a drive and would return soon.

I traced a subtle something I could

not define in the tone of my friend

and gave his face a close scrutiny.

Before I could analyze the expression of his features, however, the auto, turning the next corner sharply, came to such a sudden stop that I had to grasp the edge of the seat to prevent a forward plunge.

"Can't you see?" irritably challenged the chauffeur of an individual he had so nearly run down that the side of the machine quite swept him to one side.

"I cannot," was the reply, mournful and reproachful, and then I noted that the man had a cane, and as he went on used it in the fashion of blind persons to feel the edge of the walk and guide his steps.

"I have some business here, it seems," remarked Marvel, and to my amazement he sprang from the machine. "I will see you in the morning," he added over his shoulder.

I do not know why, but a strong conviction appealed to my mind at just that moment enforcing the belief that he had taken a sudden interest in the Dale case. I had some news for him when he came into the Atlas National next morning.

"A rather strange incident came under my notice last evening," I remarked.

"Indeed?" he observed in his encouraging way, indicating interest and inviting confidence.

"You recall the blind man we nearly ran down near the Dale home yesterday?" I interrogated.

"Perfectly," nodded Marvel, and he looked as if the memory was sentient.

"I saw him late last night, down town here. He